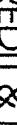


Atlantic Credit & Finance, Inc.  
PO Box 11887  
Roanoke, VA 24022-1887

Return Service Requested

687714  
L27AC2225  
KENNETH S KALLAS  
1458 HAISE LN  
ELK GROVE VLG, IL 6

Original Creditor ► CITIBANK, N.A.  
Current Creditor ► Citi THANKYOU PREFERRED  
ACF Acct # ► MIDLAND FUNDING, LLC ("MID")  
Balance ► \$6,525.76



# Atlantic<sup>TM</sup>

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CREDIT & FINANCE INCORPORATED

866-397-4100 \* Fax 540-772-7895

<http://www.atlanticcreditfinance.com>

May 4, 2016

Dear Mr./Ms. Kenneth S Kallas:

Please allow this letter to serve as an introduction to MID. MID has purchased or was otherwise assigned the account (the "Account") referenced above and it has been placed with Atlantic Credit & Finance, Inc. ("Atlantic") for collection.

Our records reflect you are obligated on the Account which is in default. Accordingly, Atlantic is entitled to be paid the balance due of \$6,525.76. All payments on the account should be sent as noted below.

Unless you notify this office within 30 days after receiving this notice that you dispute the validity of this debt or any portion thereof, this office will assume this debt is valid. If you notify this office in writing within 30 days from receiving this notice that you dispute the validity of this debt or any portion thereof, this office will

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verification. If you request of this office in writing within 30 days after receiving this notice this office will provide you with the name and address of the original creditor, if different from the current creditor.

To discuss this debt, please contact Alicia Shiflett toll free at 866-397-4100, between 12:00 P.M. and 9:00 P.M. EST Monday through Wednesday, 8:30 A.M. to 5:30 P.M. on Thursday and 9:00 A.M. to 5:00 P.M. EST on Friday.

Mail all Correspondence to:  
Atlantic Credit & Finance, Inc.  
PO Box 13386  
Roanoke, VA 24033-3386

Mail all Payments to:  
Atlantic Credit & Finance, Inc.  
PO Box 12966  
Roanoke, VA 24030-2966

Office Hours: 8:30 A.M. - 9:00 P.M., Monday - Wednesday, 8:30 A.M. - 5:30 P.M., Thursday, 9:00 A.M. - 5:00 P.M. Friday (EST)

This is an attempt to collect a debt. Any information obtained will be used for that purpose.

NOTICE: SEE REVERSE SIDE FOR IMPORTANT INFORMATION

▲ Detach Here ▲

**DETACH HERE AND ENCLOSE THIS PORTION ALONG WITH PAYMENT**

Make check or money order payable to Atlantic Credit & Finance, Inc.

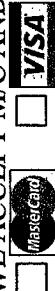
4857556

KENNETH S KALLAS  
1458 HAISE LN  
ELK GROVE VLG, IL 60007-3117

Original Creditor ▶ CITIBANK, N.A.  
Acct # ▶ \*\*\*\*-\*\*\*\*-\*\*\*\*3890  
ACF Acct # ▶   
Balance ▶ \$6,525.76  
Amount Enclosed ▶

May 4, 2016

WE ACCEPT M/C AND VISA



Account Number: \_\_\_\_\_

Expiration Date: \_\_\_\_\_

Amount To Be Applied to Card: \$ \_\_\_\_\_

Cardholder Signature: (Print Name Below Line) \_\_\_\_\_

12TAC225 007714 225135458121 NNNY NNNN NNNNN 000001

▲ Detach Here ▲  
ATLANTIC CREDIT & FINANCE, INC.  
PO BOX 12966  
ROANOKE, VA 24030-2966